

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stephen J. Cuthie
Audra D. Cuthie
Debtors

Case No. 11-08077-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: karendavi
Form ID: 3180W

Page 1 of 2
Total Noticed: 37

Date Rcvd: Apr 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2017.

db/jdb
cr +Stephen J. Cuthie, Audra D. Cuthie, 731 Center Drive, Palmyra, PA 17078-9117
+Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
3995715 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE, P.O. BOX 8875, CAMP HILL, PA 17001-8875
3995716 +BUREAU OF ACCOUNT MGMT, P.O. BOX 8875, CAMP HILL, PA 17001-8875
3995714 +BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT, CAMP HILL, PA 17011-6904
3995718 CITIMORTGAGE, P.O. BOX 6243, SIOUX FALLS, SD 57117-6243
4110528 Citimortgage, Inc., S/B/M to Principal et.al., Citimortgage, Inc., PO Box 6030,
Sioux Falls, SD 57117-6030
3995720 +EMBELL, P.O. BOX 287, LEBANON, PA 17042-0287
3995721 G.F. BOWMAN, 201 PENN AVE, CLEONA, PA 17042
3995723 GOOD SAMARITAN, P.O. BOX 1281, LEBANON, PA 17042-1281
4651541 Green Tree Servicing, LLC, PO Box 44265, Jacksonville, FL 32231-4265
4651542 Green Tree Servicing, LLC, PO Box 44265, Jacksonville, FL 32231-4265,
Green Tree Servicing, LLC, PO Box 44265, Jacksonville, FL 32231-4265
3995726 +M&T BANK MORTGAGES, 1 FOUNTAIN PLAZA, BUFFALO, NY 14203-1420
3995727 +MICHAEL ROMAN, SR DEPUTY, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,
HARRISBURG, PA 17120-0001
4000023 +Midland Credit Management Inc, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
3995729 +PHELAN HALLINAN AND SCHMIEG, 1617 JFK BLVD STE 1400, 1 PENN CTR - SUBURBAN STATION,
PHILADELPHIA, PA 19103-1823
3995732 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
3995733 UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, P.O. BOX 11754,
HARRISBURG, PA 17108-1754
3995734 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: mtamsett@adminrecovery.com Apr 11 2017 18:58:42 Admin Recovery,
45 Earhart Drive Suite 102, Williamsville, NY 14221-7809
cr +EDI: PRA.COM Apr 11 2017 18:58:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
3995713 +EDI: BANKAMER2.COM Apr 11 2017 18:58:00 BANK OF AMERICA, PO BOX 17054,
WILMINGTON, DE 19850-7054
4023240 EDI: BANKAMER2.COM Apr 11 2017 18:58:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
3995717 +EDI: CHASE.COM Apr 11 2017 18:58:00 CHASE/BANK ONE CARD SERV, P.O. BOX 15298,
WILMINGTON, DE 19850-5298
3995719 E-mail/Text: csdlclientservices@cboflanc.com Apr 11 2017 18:58:44
CREDIT BUREAU OF LANCASTER, P.O. BOX 1271, LANCASTER, PA 17608-1271
4055295 +EDI: OPHSUBSID.COM Apr 11 2017 18:58:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
4021151 EDI: CHASE.COM Apr 11 2017 18:58:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
3995722 EDI: RMSC.COM Apr 11 2017 18:58:00 GEMB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
3995724 +EDI: HFC.COM Apr 11 2017 18:58:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253
3995725 EDI: IRS.COM Apr 11 2017 18:58:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4043001 E-mail/Text: camanagement@mtb.com Apr 11 2017 18:58:22 M&T Bank, 1100 Wehrle Drive,
Williamsville, NY 14221
3995728 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 11 2017 18:58:27 PA DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
3995730 EDI: PRA.COM Apr 11 2017 18:58:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD,
NORFOLK, VA 23502
4061278 EDI: PRA.COM Apr 11 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
4088337 EDI: PRA.COM Apr 11 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4059863 +E-mail/Text: mtamsett@adminrecovery.com Apr 11 2017 18:58:42 Premier Designs,
c/o Admin Recovery LLC, 45 Earhart Dr Suite 102, Williamsville, NY 14221-7809
3995731 +EDI: SEARS.COM Apr 11 2017 18:58:00 SEARS/CBSD, P.O. BOX 6241,
SIOUX FALLS, SD 57117-6241

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221)
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor CITIMORTGAGE, INC. pamb@fedphe.com
Joseph P Schalk on behalf of Creditor Ditech Financial LLC pamb@fedphe.com
Joseph P Schalk on behalf of Creditor GREEN TREE SERVICING, LLC pamb@fedphe.com
Robert E Chernicoff on behalf of Debtor Stephen J. Cuthie rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Robert E Chernicoff on behalf of Joint Debtor Audra D. Cuthie rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Stephen J. Cuthie**
First Name Middle Name Last Name
Debtor 2 **Audra D. Cuthie**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:11-bk-08077-RNO**

Social Security number or ITIN **xxx-xx-6611**
EIN --
Social Security number or ITIN **xxx-xx-7772**
EIN --

Order of Discharge

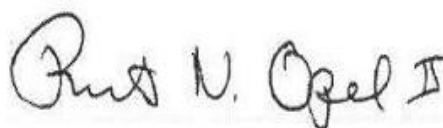
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen J. Cuthie

Audra D. Cuthie

**By the
court:**

April 11, 2017

Honorable Robert N. Opel
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.